

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

IN THE MATTER OF:

JOSEPH G. DUMOUCHELLE, and
MELINDA J. ADDUCCI,

Debtors.

Bankruptcy Case No. 19-54531
Hon. Phillip J. Shefferly
Chapter 7

THOMAS T. RITTER,

Plaintiff,

v.

JOSEPH G. DUMOUCHELLE, and
MELINDA J. ADDUCCI,

Defendants.

Adv. Pro. No. 20-04381-pjs
Hon. Phillip J. Shefferly

**ANSWER TO COMPLAINT TO DETERMINE NONDISCHARGEABILITY
OF INDEBTEDNESS UNDER 11 U.S.C. § 523**

NOW COME the Defendants, JOSEPH G. DUMOUCHELLE and MELINDA J. ADDUCCI (collectively, the “Defendants”), by and through their counsel, JOHN R. FOLEY, P.C. state as follows:

Preliminary Statement

1. In answer to Paragraph No. 1, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Jurisdiction

2. Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither

admit nor deny the allegations in this paragraph.

3. Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

4. Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Background

5. In answer to Paragraph No. 5, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

6. In answer to Paragraph No. 6, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

7. In answer to Paragraph No. 7, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

8. In answer to Paragraph No. 8, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

9. In answer to Paragraph No. 9, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

General Allegations

10. In answer to Paragraph No. 10, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

11. In answer to Paragraph No. 11, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

12. In answer to Paragraph No. 12, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

13. In answer to Paragraph No. 13, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

14. In answer to Paragraph No. 14, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

15. In answer to Paragraph No. 15, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

16. In answer to Paragraph No. 16, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

17. In answer to Paragraph No. 17, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

18. In answer to Paragraph No. 18, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

19. In answer to Paragraph No. 19, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

20. In answer to Paragraph No. 20, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

21. In answer to Paragraph No. 21, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

22. In answer to Paragraph No. 22, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

23. In answer to Paragraph No. 23, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

24. In answer to Paragraph No. 24, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

25. In answer to Paragraph No. 25, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

26. In answer to Paragraph No. 26, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

27. In answer to Paragraph No. 27, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

28. In answer to Paragraph No. 28, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

29. In answer to Paragraph No. 29, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

30. In answer to Paragraph No. 30, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

31. In answer to Paragraph No. 31, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

32. In answer to Paragraph No. 32, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

33. In answer to Paragraph No. 33, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

34. In answer to Paragraph No. 34, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

35. In answer to Paragraph No. 35, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

36. In answer to Paragraph No. 36, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

37. In answer to Paragraph No. 37, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

38. In answer to Paragraph No. 38, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

39. In answer to Paragraph No. 39, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

40. In answer to Paragraph No. 40, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

41. In answer to Paragraph No. 41, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

42. In answer to Paragraph No. 42, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

43. In answer to Paragraph No. 43, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

44. In answer to Paragraph No. 44, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

45. In answer to Paragraph No. 45, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

46. In answer to Paragraph No. 46, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

47. In answer to Paragraph No. 47, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

48. In answer to Paragraph No. 48, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

49. In answer to Paragraph No. 49, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

50. In answer to Paragraph No. 50, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

51. In answer to Paragraph No. 51, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

52. In answer to Paragraph No. 52, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

53. In answer to Paragraph No. 53, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

54. In answer to Paragraph No. 54, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

55. In answer to Paragraph No. 55, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

56. In answer to Paragraph No. 56, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

57. In answer to Paragraph No. 57, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

58. In answer to Paragraph No. 58, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

59. In answer to Paragraph No. 59, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

60. In answer to Paragraph No. 60, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

61. In answer to Paragraph No. 61, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

62. In answer to Paragraph No. 62, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

63. In answer to Paragraph No. 63, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

64. In answer to Paragraph No. 64, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

65. In answer to Paragraph No. 65, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

66. In answer to Paragraph No. 66, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

67. In answer to Paragraph No. 67, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

68. In answer to Paragraph No. 68, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

69. In answer to Paragraph No. 69, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

70. In answer to Paragraph No. 70, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

71. In answer to Paragraph No. 71, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

72. In answer to Paragraph No. 72, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

73. In answer to Paragraph No. 73, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

74. In answer to Paragraph No. 74, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

75. In answer to Paragraph No. 75, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

76. In answer to Paragraph No. 76, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

77. In answer to Paragraph No. 77, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

78. In answer to Paragraph No. 78, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

79. In answer to Paragraph No. 79, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

80. In answer to Paragraph No. 80, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Count I – False Pretenses, False Representations and Actual Fraud Regarding the Note

81. This statement does not require a response.

82. In answer to Paragraph No. 82, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

83. In answer to Paragraph No. 83, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

84. In answer to Paragraph No. 84, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

85. In answer to Paragraph No. 85, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

86. In answer to Paragraph No. 86, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

87. In answer to Paragraph No. 87, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

88. In answer to Paragraph No. 88, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

Count II – False Pretenses, False Representations and Actual Fraud Regarding the Yellow Rose

89. This statement does not require a response.

90. In answer to Paragraph No. 90, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

91. In answer to Paragraph No. 91, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

92. In answer to Paragraph No. 92, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

93. In answer to Paragraph No. 93, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

94. In answer to Paragraph No. 94, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

95. In answer to Paragraph No. 95, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

96. In answer to Paragraph No. 96, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

97. In answer to Paragraph No. 97, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

98. In answer to Paragraph No. 98, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

99. In answer to Paragraph No. 99, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

100. In answer to Paragraph No. 100, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

101. In answer to Paragraph No. 101, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

102. In answer to Paragraph No. 102, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

103. In answer to Paragraph No. 103, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

104. In answer to Paragraph No. 104, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

105. In answer to Paragraph No. 105, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

106. In answer to Paragraph No. 106, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

107. In answer to Paragraph No. 107, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

108. In answer to Paragraph No. 108, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

109. In answer to Paragraph No. 109, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

110. In answer to Paragraph No. 110, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

111. In answer to Paragraph No. 111, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

112. In answer to Paragraph No. 112, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

113. In answer to Paragraph No. 113, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

114. In answer to Paragraph No. 114, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

115. In answer to Paragraph No. 115, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

116. In answer to Paragraph No. 116, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

117. In answer to Paragraph No. 117, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

118. In answer to Paragraph No. 118, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Count III – False Pretenses, False Representations and Actual Fraud
Regarding the Note

119. This statement does not require a response.

120. In answer to Paragraph No. 120, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

121. In answer to Paragraph No. 121, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

122. In answer to Paragraph No. 122, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those

privileges at this time, neither admit nor deny the allegations in this paragraph.

123. In answer to Paragraph No. 123, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Count IV – Fraud or Defalcation While Acting in a Fiduciary Capacity,
Embezzlement and Larceny Regarding the Yellow Rose

124. This statement does not require a response.

125. In answer to Paragraph No. 125, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

126. In answer to Paragraph No. 126, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

127. In answer to Paragraph No. 127, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

128. In answer to Paragraph No. 128, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

Count V – Willful and Malicious Injury to Plaintiff and to Plaintiff's Property
Regarding the Note

129. This statement does not require a response.

130. In answer to Paragraph No. 130, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

131. In answer to Paragraph No. 131, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

132. In answer to Paragraph No. 132, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

133. In answer to Paragraph No. 133, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

134. In answer to Paragraph No. 134, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

135. In answer to Paragraph No. 135, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

136. In answer to Paragraph No. 136, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

**Count VI – Willful and Malicious Injury to Plaintiff and to Plaintiff's
Property Regarding the Yellow Rose**

137. This statement does not require a response.

138. In answer to Paragraph No. 138, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

139. In answer to Paragraph No. 139, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

140. In answer to Paragraph No. 140, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

141. In answer to Paragraph No. 141, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

142. In answer to Paragraph No. 142, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

143. In answer to Paragraph No. 143, Defendants have consistently asserted

their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

144. In answer to Paragraph No. 144, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, neither admit nor deny the allegations in this paragraph.

WHEREFORE, Defendants believe that this Court should hold all scheduling dates in abeyance until the Defendants have waived their Fifth Amendment privileges with respect to any and all criminal actions, and grant them such further relief as this Court deems just.

Respectfully submitted,
JOHN R. FOLEY, P.C.
Counsel for Defendants

By: /s/Patrick A. Foley
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18572 W. Outer Drive
Dearborn, MI 48128
Phone: (313) 274-7377
Facsimile: (313) 274-5946
Email: pfoley@jrfpc.net

Dated: November 5, 2020

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

IN THE MATTER OF:

JOSEPH G. DUMOUCHELLE, and
MELINDA J. ADDUCCI,

Debtors.

Bankruptcy Case No. 19-54531
Hon. Phillip J. Shefferly
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THOMAS T. RITTER,

Plaintiff,

v.

JOSEPH G. DUMOUCHELLE, and
MELINDA J. ADDUCI,

Defendants.

Adv. Pro. No. 20-04381-pjs
Hon. Phillip J. Shefferly

DEFENDANTS' AFFIRMATIVE DEFENSES

NOW COME the Defendants, JOSEPH G. DUMOUCHELLE and MELINDA J. ADDUCCI (collectively, the “Defendants”), by and through their counsel, JOHN R. FOLEY, P.C., and for their *Affirmative Defenses*, hereby state as follows:

1. Plaintiff has failed to state a claim upon which relief may be granted.
2. As indicated above, Defendants have consistently asserted their Fifth Amendment privileges and because they do not wish to waive those privileges at this time, reserve their ability to modify and add to their additional defenses.

(Signature on Following Pages)

Respectfully submitted,
JOHN R. FOLEY, P.C.
Counsel for Defendants

By: /s/Patrick A. Foley
Patrick A. Foley (P74323)
18572 W. Outer Drive
Dearborn, MI 48128
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Email: pfoley@jrfpc.net

Dated: November 5, 2020

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
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IN THE MATTER OF:

JOSEPH G. DUMOUCHELLE, and
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Defendants.

Adv. Pro. No. 20-04381-pjs
Hon. Phillip J. Shefferly

Certificate of Service

Patrick A. Foley hereby certifies that on November 5, 2020 he did serve a copy of the foregoing Answer to Complaint and Affirmative Defenses, upon counsel for the Plaintiff, THOMAS R. RITTER by emailing a copy of the same, via the Court's CM/ECF e-Filing System to:

Attorney Jay L. Welford - Email: jwelford@jaffelaw.com

Respectfully submitted,
JOHN R. FOLEY, P.C.
Counsel for Defendants

By: /s/Patrick A. Foley
Patrick A. Foley (P74323)
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Dearborn, MI 48128
Phone: (313) 274-7377
Facsimile: (313) 274-5946
Email: pfoley@jrfpc.net

Dated: November 5, 2020